



California Housing Finance Agency

# CAL-EEM + Grant PROGRAM

Make your mortgage and your home energy-efficient. Energy costs are going up. We can help you bring them down again.

## EEM + Grant features:

- ♦ Energy-Efficient first mortgage helps you include costs of energy-efficient improvements in your mortgage
- ♦ Additional 4% grant so you can make even more improvements to make your home green

## Additional benefits:

Cal-EEM + Grant can also be combined with:

- ♦ California Homebuyer's Downpayment Assistance Program (CHDAP) – deferred payment junior loan of 3% of the purchase price for down payment and/or closing costs
- ♦ Extra Credit Teacher Program (ECTP) – up to \$15,000 in a deferred payment loan for teachers and staff serving high priority schools
- ♦ Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase disposable income



HO10A 05/14

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## GOT QUESTIONS?

Visit: [www.calhfa.ca.gov](http://www.calhfa.ca.gov)

Call: 877.9.CalHFA (877.922.5432)

*CalHFA. Stop Looking. Start Living.*